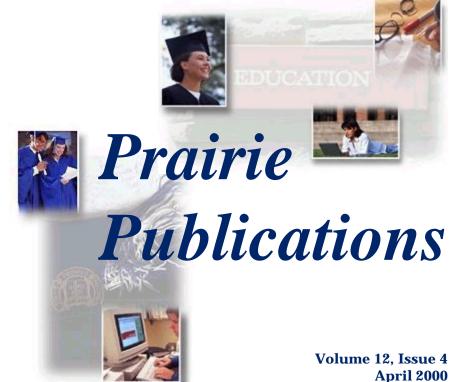
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North Dakota Association of Admissions Counselors Granting Scholarships

The North Dakota Association of Admissions Counselors (NDAAC) would like to thank all the students that applied for the eighteen \$750 scholarships for the 2000-2001 academic year, and those who encouraged students to apply. We received 619 applications this year (138 more than last year). The NDAAC Scholarship Committee is in the process of reviewing all applications. The recipients will be notified by the end of April. If you have any questions about the scholarship process, please contact Rhonda Kitch at (701) 231-9421.

Karla Gabriel, Admissions Counselor Bismarck State College

Student Loan/Drug Offender Screening Continues

A computer matching program designed to keep drug offenders from getting student loans will continue, even though the automated matching effort has led to few loan denials.

The Department of Education's Office of Student Financial Assistance has said it is renewing a long-running agreement with the Justice Department to share information kept in agency computer databases to identify student loan applicants who have state or federal drug convictions that make them ineligible for loans.

The matching program compares social security numbers and the first two letters of a loan applicant's last name with similar information kept in a Justice database.

Of 9.8 million applications sent to the Department of Educaiton for the 1999-2000 school year, 24 were rejected after being flagged by the Justice database.

The Justice Department's Denial of Federal Benefits Clearing System keeps track of names, social security numbers, birth dates and other information on individuals convicted of state or federal drug offenses and those seeking student loans. The Justice database also lists benefits that convicted drug offenders are prohibited from receiving.

The two agencies routinely renew the program, which runs for 30-month cycles, an Education official said. The department is required under the 1988 Anti-Drug Abuse Act to screen out applicants ruled ineligible for loans because of drug convictions.

FCW Government Technology Group

SLND-Guarantor Question & Answer

Q. If a Consolidation loan consists of both the husband and wife's loans, can they get the loan deferred if they are not eligible for the same deferment, but for different deferments?

A. Yes. As an example, the wife may be eligible for an unemployment deferment, and the husband eligible for the economic hardship deferment. In that case, a deferment may be granted and the holder may decide which of the two deferments to apply to the loan.

Extra Copies of "Paying for College" Video Available

Student Loans of North Dakota has extra copies of the "Paying for College" video. The video is now 30 minutes in length and covers the process of applying for financial aid, along with common mistakes when completing the Free Application for Federal Student Aid (FAFSA).

If you would like a copy, please contact SLND via e-mail at *bndsl@state.nd.us* or call 1-800-472-2166 ext. 85619.

JoAnn Steckler, Coordinator SLND - Program Development

CIS Binder Updates Available

College Information Service has section updates available for the "College Planning Made Easy" binder. This binder was developed as a result of feedback from our educational community: admission and financial aid directors, and high school counselors. It contains sections of valuable information useful to students and their parents who are planning for college and careers. If you have not received the updates for this year, call 1-800-554-2717 or e-mail <code>bndsl@state.nd.us</code>.

Linda Albery, Coordinator - CIS

NDASFAA Update

Welcome to Marcia Pritchert, the new Assistant Director of Student Financial Aid at Valley City State University. NDASFAA President-Elect Ryan Graalum has been at the NASFAA Leadership Training in Washington, DC where in addition to the training, he has been able to visit with North Dakota's Congressional staff—ask him how it went when you see him.

March was quite a month—ISIRs by the bunch. Question #28 was a real interesting issue (even got to be part of a political attack). March Madness in sports for several North Dakota universities and colleges as well as the high schools made for some great times and some very sad times. Another member of NDASFAA is changing jobs. Paula Kurtz left the University of North Dakota and has taken a position with the Higher Education Computer Network (HECN).

By the way, if you get the chance when you are in Bismarck, stop up to University of Mary and look over their new office. Also, if you get the chance, ask Charlene Schuchard how Bismarck State College is getting on with that new PER CREDIT HOUR Tuition and Fee she is putting in place.

The RMASFAA Decentralized Training (Spring Session) - North Dakota Training Session was held March 15 in Minot. The training covered three topics:

- 1) Calculating the return of Title IV funds;
- 2) Summer financial aid; and,
- 3) Resolving "C" codes.

For all of you who attended, be sure to discuss these topics with the rest of the members—share ideas and solutions. Also, *be sure to get your Return of Funds policies and procedures changed.* Hope all of you have done the necessary review as an institution of your REFUND POLICY and the effects of the new Return of Funds Process and Policies.

Remember that we will have the NDASFAA Spring Conference, April 12-13 at the Holiday Inn in Bismarck, ND. In addition to the conference, there is the Federal Update Session

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Prairie Publications

ATTN: Program Development Student Loans of North Dakota PO Box 5524 Bismarck, ND 58506-5524 Available online at www.banknd.com/slnd Administered by Bank of North Dakota overseen by North Dakota Industrial Commission

GOVERNOR Edward T. Schafer

ATTORNEY GENERAL Heidi Heitkamp

COMMISSIONER OF AGRICULTURE
Roger Johnson

Prairie Publications

By Student Loans of North Dakota is a newsletter circulated to lenders, college financial aid and admissions personnel, high school guidance counselors, other guaranty agencies, and individuals needing information about student loans. All articles are of the writer's opinion and should not be construed as Student Loans of North Dakota policy unless so stated.

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at the same location, Tuesday, April 11. Be sure you have registered. The agenda contains some very important information.

Robin Holden has been approved as a nonfederal trainer for the 2000 NSLDS National Workshop Series sponsored by DOE. She attended the Training of Trainers workshop on February 23 in Washington, DC in preparation to be a nonfederal trainer.

DOE selected the University of North Dakota to host a NSLDS workshop on May 25. Robin will be a trainer for that workshop, in addition to a federal trainer from our region. MAKE PLANS TO REGISTER for this workshop. The training will cover NSLDS Student Access, NSLDS for Financial Aid Professionals, Reporting Data and Resolving Data Conflicts. The training will be held in a computer lab and participants will be able to learn about NSLDS through demonstrations of the NSLDS web site, actual hands-on navigation of the web site and working through real-life case studies. The training will have a limited number of openings, so get your registration in as soon as DOE puts it online.

EDExpress Application Processing Workshops, New FAA Training Workshops, as well as the NSLDS Training (Spring 2000) are available to help train you. Check the IFAP page on the web at *www.ifap.ed.gov*.

Are you making your plans for NASFAA 2000 in Washington, DC in July and for RMASFAA 2000 in October?

Did you realize that if you are going to Rapid City, SD for RMASFAA 2000 in October, that means that there is only one more October between October 2000 and the RMASFAA 2002 in Bismarck, ND? It may sound like a long way off, but October 2002 will be here before we know it and we'll be the hosts of the RMASFAA 2002 Conference! We need all NDASFAA members to help put on this fun and prestigious event. The conference is planned for October 13-16, 2002 at the Radisson Inn in Bismarck. If you haven't done so already, please e-mail, phone, or send a letter letting Ann Thorson or Holly Schirado know which committee you would like to be a part of! In addition, we are interested in what you think would make a good theme for the conference. Feel free to include a theme suggestion when submitting your name for a committee preference. You can contact Ann Thorson at dunnigan@umary.edu or Holly Schirado at **hschirad@state.nd.us**.

We're making plans to post conference information to the NDASFAA web site *www.ndasfaa.org* in the future. If you have not seen it yet, take a look at the "RMASFAA Reflections 1999" Publication. Some good photos like the one of the North Dakota Delegation at St. George, Utah; the one of the NDASFAA Retirement Recognition; and several others. Have a look and enjoy.

Bruce Helgerud, President - NDASFAA

Higher Education in the 21st Century

(excerpts from address by U.S. Secretary of Education Riley)

Today, more Americans are attending college than ever before - 14.9 million - and millions of young people are now coming of age and preparing to go on to college. And, millions of older Americans, who know that they have got to keep on learning, are filling up our community colleges, which are one of the great untold success stories of American education.

This crush of new students comes at a time when many of our nation's colleges and universities are already full and becoming more selective in their admissions process. This will mean increasing pressure for high school seniors to get into the college of their choice.

It is clear that high school courses linked to high standards are the foundation for college going and success and especially for minority students.

Paying for college is always a paramount issue to students and parents and we all have to be concerned with rising student debt burden. A strong focus on access to college, success in staying in college and paying for college will always be important issues for American higher education in the coming decade. We must also recognize that higher education is breaking out of old boundaries.

E-learning is rapidly taking hold on our nation's campuses. Online course taking has nearly tripled and 60 percent of all colleges are now offering such courses. The reshaping of education through E-learning leads me to observe that international course taking is on the horizon.

Courtesy of College Information Service

Did You Know? PSA's

The following Public Service Announcements will be used in April. These messages are a service of Student Loans of North Dakota, administered by Bank of North Dakota, and are "designed to meet your student loan needs." If you have an idea or suggestion on a PSA you would like us to use, or if you have comments on previous ones, please call JoAnn in Program Development at 1-800-472-2166 ext. 85619.

Did you know student loans are available to students based on a calculation made by the school's financial aid office after the Free Application for Federal Student Aid (FAFSA) has been completed? To be eligible for a loan or any federal financial aid, the student has to be enrolled at least ½ time and maintain satisfactory progress toward graduation. Loans are to be used only for educational purposes, such as tuition, books and supplies, school fees, and college related living expenses. For more information, call College Information Service at 1-800-554-2717.

Did you know North Dakota has an alternative student loan program? If you have received all federal student financial aid available to you and are still unable to receive adequate financial aid to cover the cost of college, you may be eligible to borrow through the Dakota Education Alternative Loan program (DEAL). For more information on the DEAL program, call 1-800-472-2166 ext. 85763.

Did you know you can contact College Information Service on the Internet? **Ask CIS** is a question and answer forum that can be used to pose questions regarding higher education. If you have a question about forms, programs of study, or particular colleges, you can contact **Ask CIS**. You can also view previously asked questions and ask your own questions online. Check out **Ask CIS** at www.banknd.com/slnd.

Did you know there is a free scholarship search program available on the Internet? Students can enter personal information online to find out about scholarship opportunities. You can access this site by going to www.fastweb.com or by calling College Information Service at 1-800-554-2717.

SLND Employees of the Month

Because of the outstanding effort on the part of *all SLND employees*, which lead to SLND's #1 ranking in the nation for the lowest default rate, each and everyone is April's Employee of the Month!

Congratulations and Thank You!

Who's Coming and Going at SLND?

Beth Boustead, Program Development Coordinator for SLND has left to assume the position of Public Information Specialist II for the North Dakota Tax Commissioner's office. Beth worked for SLND for 10 1/2 years and will be greatly missed. We wish her the best of luck in her new endeavor.

Rhonda Jacobs, Clerk I for the New Loans area of SLND-Guarantor, has accepted a promotion to Account/Budget Specialist I for the SLND Fiscal & Administrative area.

Upcoming Events

April 2-5

SDASFAA Annual Conference Ramkota Hotel Aberdeen, SD (includes Decentralized Training)

April 11

Federal Update Training Holiday Inn Bismarck, ND

April 12-13

NDASFAA Spring Conference Holiday Inn Bismarck, ND

May 3-5

MAFAA Spring Conference Madden's Inn Brainerd, MN

June 2-9

RMASFAA Summer Institute Colorado College Campus Colorado Springs, CO

HECN Student Information Systems Report

Recent questions coming through my office involve addresses on our system. So this month I'll take some time to "address" the topic of addresses. I just couldn't resist that one! Sorry!

There are four addresses maintained through the system that were designed specifically to be used for students. They are:

LOCAL ADDRESS HOME/PERMANENT ADDRESS PARENT ADDRESS OTHER PARENT ADDRESS

In addition, three addresses are maintained for use by the business side of the institutions. They are:

BILLING ADDRESS REMIT ADDRESS ORDER ADDRESS

When the system was designed, every effort was made to create data fields that would be all-inclusive of every situation that could exist with students. Obviously, some students would come to our institutions right out of high school and these students would have a parent address, a home/permanent address (probably the same as the parent address), and a local address while in school.

Of course, life is not so simple, and as the developers of the system continued to review student address needs, it became clear that many students would not fall into this neat little scenario. There would be students from broken homes; there would be students who for whatever reason were no longer associated with parents (but who needed to maintain a parental association for such reasons as financial aid or some other reason).

Some institutions also felt a need to maintain a resource for alumni or other institutional public relations reasons and encouraged a parent address be recorded and kept (even when students might not have wanted to maintain that connection).

The list goes on and on of reasons why our system contains so many addresses. While the existence of six/seven separate address fields for a student can create some confusion, certainly it does provide for most every situation that a student might find him/herself in.

In fact, the other parent address is such an example. This field did not exist at the time the system was initially designed, but was added to allow a student of separated parents to list a name and address for each of their family addresses. This field, other parent address, can be found on Tran ID NA83. As with everything else associated with address, this is not a simple field either. The screen allows you to enter:

PARENT TYPE
OTHER PARENT NAME
OTHER PARENT SPOUSE NAME
OTHER PARENT TYPE

In the parent type fields (parent type and other parent type) the choices are:

blank both parents

- 1 father only
- 2 mother only
- **9** other situation

While there certainly is an abundance of address storage available to use for your students, it appears that this situation has resulted in some confusion and disuse of some of the fields. It is certainly your choice to do what seems the most efficient for your campus.

Review of the address fields we provide to you occurs often within our organization. Perhaps it is time to do this again. In the meantime, I hope my comments concerning the address fields has been helpful to you in understanding why all these fields exist within our current system.

Charles Fjeld Admissions/Registrar State Trainer NDUS, HECN-SIS, Grand Forks, ND



Student Loans of North Dakota

1-800-643-3916 (TDD) 1-701-328-5716 (FAX)

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